

M: His is the...?

R: His access code is like 2 numbers or 3 numbers different from mine but his is different.

M: The MCI or So. Bell card?

R: The MCI card.

M: You have memorized his?

R: Yes, because the kids have mine more than they do...he always has his, but my kids have mine most of the time.

R: I don't understand. Wouldn't they have the same number?

R: Ours don't for some reason but we have 2 phones too, we have 2 phone lines, so he keeps the main line and I have the other one so I have the one he keeps memorized and the one I give to the kids I think she has it memorized though because I've seen some calls come in that I have to ask her about. Oh I did that. And she didn't have the card, it was in my purse.

M: Tell me what the dialing sequence is that you have to dial using your calling card.

R: First you put in a 6 number code...

M: Which card?

R: AT&T for business. There is like 6 numbers, then you hit 0, then you put in the person you are calling, their area code and their phone number, then you hear for your connecting or not connecting. Then you get to the point where you put in your area code and phone number, then you have 4 numbers that you put in and it says thank you for using AT&T.

M: What came first?

R: The one I have there are 6 numbers, it's like your access code, then 0. Then you place the person you are calling, like if it's out of state, their area code and their phone number. Then you wait and put in your area code and phone number and then there is another code, 4 numbers.

M: Is your phone number part of the calling card number or is it a random number?

R: I'm not sure.

- R: I've got it memorized. Now my personal card I'd have to find out because it's different.
- M: Tom, what do you have to do. You have the AT&T card.
- R: Correct. I dial 1-800 number, then get the beeps, then somebody comes and tells you to wait, then you dial the number you are calling so it's 9 more numbers, 10 numbers, then a 10 number access, well your account number that is on your credit card. And my credit card comes with what the account number is and there is no reference to what the 800 number is that came on like a separate sheet of paper and arrived at a different time than the actual credit card came so somebody couldn't put 2 and 2 together and have the 800 number that you were calling and use that account number against it.
- M: You are referring to it as a credit card. Is it the calling card you are talking about?
- R: It's the calling card.
- M: On the calling card number displayed on the card, is it a home phone number?
- R: No, it's just a random number and I got an international access code too. But there is no reference...all it does on here is tell me the instructions on how to do it but my access number is not printed on here anywhere, that just came on a separate sheet of paper that was given to me, so if somebody got this card, nobody would know how to access it.
- M: Greg, you have the AT&T card?
- R: It really depends on where I am. If I'm out of state, I normally look at the pay phone first of all and see if it uses long distance by AT&T. If it does, I dial 0, the area code and the phone number that I'm dialing and then listen for the tone and put in my 14 digit personal ID number. If it's a phone that does not use AT&T as its carrier, I dial the AT&T access code of just 5 digits and then go thru the same sequence of dialing the area code and phone number, listen for the tone and dial in my 14 digits for my personal code. Personal code does not relate to any phone number, it's just a random phone number.
- M: You have that memorized?
- R: I have it memorized.
- M: Tanya, what do you do with your MCI card?

- R: I actually use 2 different ones, but one of them has the company's number in it, that's not the one I use the most. My husband uses that the most. The other one is a random number, but I dial a 7 digit access code, wait for the beep and then I dial the number I'm calling with a 404 and number 2 in it and basically call these states, then wait for the beep and then I dial the -- I don't know how many numbers -- it's a long number, and then she says thank you for using MCI, the whole thing.
- M: That number doesn't have the phone number as part of it?
- R: The one that I use the most doesn't have my number.
- M: You have both those?
- R: Yes.
- M: Joanne what do you do with your So. Bell card?
- R: That's deep because on my job we have this WATS line and so we call and we can't really get out unless we know how to access the code, right? But someone at work told me all you have to do is dial 1-2880 and then whatever the number, this is not the WATS line, but AT&T will come on. After I realized that AT&T will come on, I just dial 1-2880, the area code and then the number. So let's say if I was going to make a long distance phone call and I wanted to find out a number in St. Louis, I'll dial 1-0-2880-314-555-1212 and then it will say bling, then I'll dial 404 and my phone number, put my security code in it and they say thank you for using AT&T and it's charged to my home number.
- M: Your calling card has your phone number as part of the card? Do you always dial that...
- R: 1-0-288-then 0 and the number, always.
- M: Wherever you are?
- R: Wherever I am.
- R: That's what I was trying to explain. That's the same.
- M: Wherever you are you dial that first.
- R: See that's not a secret code, 1-0-288 is just long distance access of getting to AT&T.
- M: Did you ever try dialing without doing that?

- R: Yeah, but it will be charged on the number that you are calling if you call on the company's phone because you have to dial 1-0-288-0 so the operator knows to come in.
- R: The only time you need to dial the 1-0-288 is if the long distance carrier on the phone you are using is other than AT&T.
- R: Right. And if you don't know you just dial your AT&T..
- M: So you just automatically do it.
- R: Yes, that's why So. Bell and AT&T that would have made a difference to me cause I always dial that one particular number.
- M: Your So. Bell card and AT&T card, do they have the same calling card number?
- R: Both have my home phone numbers but different security call numbers.
- M: Do you have both of those memorized?
- R: Yeah, but I've never used the other one, the AT&T security code, I just use my So. Bell security code, when I'm finished dialing. But I'm going to try to use AT&T security code just to see if that is going to...
- M: Before I heard you say you just call the operator.
- R: It's not exactly...silly...I guess usually my husband is in the room or in another part of the house, so I'm hollering to him saying what are our numbers again. He will say it and I'll punch them in, cause what I do, I never use an access code, I usually just dial 0 and the number I'm trying to call and then I'm hollering when the bong comes on, what's our number, and I start punching them in. Sometimes an operator will come on and say what carrier or something and I'll say and they will say let me switch you to an MCI carrier and she'll switch me over. My husband probably would have said first you have to dial this access code if he had thought I wasn't doing it, I guess. I just never thought to ask cause to used to you never had to access anything and I guess I am just doing it the way I used to do it and when it bongs I just enter my little numbers, the numbers he is hollering out from the other room, I just start entering them and it works unless I am with the wrong carrier and they just switch me to the other carrier and I do it all over again.
- M: Do you remember if the numbers he is hollering had your

phone number in it?

R: And then a little thing at the end, 4 numbers at the end.

R: I thought when you are at home and you make a long distance phone call that you just dial..

R: No, this is like when we are on vacation and he is doing something with the kids in the other room, I say I'm going to call mom and I just pick up the phone and start dialing, you know 0 - the number and when the bong comes in I think all I have to do is punch in our calling card number. There again I have not ever read the instruction or paid attention that much cause I just use it when we are on vacation to call home or you know.

R: But does it go thru?

R: Sometimes it does. Sometimes the operator will come on and say, because my access code didn't work or something, and she'll say So. Bell operator. I'll say I'm trying to make a long distance call with a calling card. She will say who is your long distance carrier and she was real polite and let me switch you to an MCI operator or she will tell me to dial 00 sometimes I think or something, I don't know. I just had never paid enough attention.

M: Brenda what do you do? You have So. Bell and AT&T.

R: I always use my AT&T number. There are very few phones in SC and most of my calls are call back from SC and there is very few phones in SC that's computerized. Most of the time the operator comes on after you cut in your number and they'll say this is the AT&T operator, could I help you please. And I just give her my calling card number and then just go from there.

M: Do you remember if your calling card number has your phone number?

R: Yes, it has my phone number. The first 7 digits is my phone number and the last 4 digits is my secret code, but even in No. GA I have to use the AT&T same number and it goes thru to So. Bell with General Telephone.

M: Patty?

R: Depending on the hotel, you have to get an outside line and then I punch in the phone number and then hear the bong and then I punch in my calling card number and it has my husband's phone number at work in it.

- M: Do you have to dial any sort of access code?
- R: No, I dial his number or our home number and then I have to dial our calling card number which has the 4 digit access code at the end.
- M: What I was referring to was when you first pick up the phone do you have to dial anything before you dial the number you are calling?
- R: No, either 8 or 0 to get an outside line.
- M: Mark, you have the AT&T card?
- R: I do mostly what Greg does. That's 0, the phone number including the area code, and after you hear the tone then you would type in the number which does include my phone number and a 4 digit code.
- M: Clare, what do you do with your (end of side one)
- R: I wish they would come up with something like you just stick in your card in the bank teller, and just stick it in the phone and if there is a problem in some area then you would have to punch it in, but to have to punch it in every single time...
- R: There are phones out there like that.
- R: Whenever I'm out there I always...
- R: ?? have those sitting by the chairs...
- R: I never use those so for me it's so confusing to have 20 different kinds of options to do and I don't have the time to go...this is very good for me to hear all this because I want to check out more. I'm thinking we must be spending a mint. My husband has a certain budget. This all takes time to go sit like you said, which way and how this, and putting all this together. I assumed they were all pretty competitive and pretty similar but it sounds like there must be ways to...I still haven't figure out here listening to this group. There must be a way to get it cheaper somehow, you know, what I'm doing...for what I'm doing, I think I'm spending a lot of extra money.
- R: The ?? sounds like it's confusing.
- R: I'm not out there on the phones you are talking about. When I am out there, my husband does, cause we are together when we're out there or I'm using the car phone and that's it, so I don't know about all that type of access. It just seems

very confusing to me. There are so many options and so many cards. So many different kinds of phones.

M: Tom you mentioned you dial an 800 number to access your carrier. Clara, on your MCI, you dial a 950 as an access number or an 800 number. Others say you dial just a 0 and the number you are calling.

R: Like I said, it depends on where I am. If it's an AT&T phone, if they provide the long distance service, I just dial the area code and phone number, wait for the tone and put my access number in.

M: You don't dial a 0 first?

R: Well I dial the 0 first and then the area code.

M: Now you have heard the different options, do you have a preference of one over another, the different ways you can dial?

R: Just listening, I'm glad I have AT&T.

(laughter)

R: Even if you forget when you dial long distance, when you dial that 1-0-288-0 and the number, 288 is AT&T on your telephone so you will never forget what you need to dial. You just dial 1-0-288-0 and then the area code.

M: You don't perceive it as a nuisance to have to dial that?

R: If I could just dial the long distance number and be done that's great but because it's convenient I'll just take the extra time and put the 1-0-288-0 and the long distance number.

M: Those who can just dial on a 0 plus basis, if you had to dial an access code would that bother you?

R: No, cause I do occasionally.

M: What about the rest?

R: Depending on if I knew I was saving money. If I knew I was saving money it wouldn't bother me. If I weren't saving money it would bother me.

R: If it was any longer than 5 digits, yes it would bother me.

R: The few times that I've had to go to a phone and make business calls when I wasn't at home, sometimes you get the

wrong phone and the card doesn't work and I get to the operator, I end up always using the operator and give her the number and that's frustrating because it makes me feel very stupid and I want to be able to just go to a phone and recognize...I don't use it enough out of the home so I get frustrated because I want to make it convenient and it never is.

R: Maybe we just need to practice.

R: ?? I can just dial it in my sleep but when I'm out there I just end up using the operator every time and that's frustrating for me, cause it's different phones that accept different things.

M: If you are now dialing on a 0 plus basis and in the future you had to dial an access code, would that bother you?

R: There are several phones in SC now that has the access phones with AT&T.

M: What do you mean?

R: You put in your calling card number after you dial in the phone number. It says you are now on a computerized system with AT&T, now dial in your code, so you dial in your code number.

M: I'm referring to an access code to get into which ever carrier you want.

R: You're talking about your AT&T access code, the beginning number.

R: Now that I know I need to have one, that you really have to have one, it's just a matter of memorizing it. Just once it gets in my head and I know it, that shouldn't be any great hassle.

R: Only when you are in a rush.

M: You are telling me that as long as it's not a long access code and if it's going to save you money you wouldn't mind dialing an access code, is that correct?

R: Yes.

R: I'm not that keen on time, I have all day. I'm not making...like these guys their business counts on the time and my calls aren't made for that as much.

R: The frustrating part is to punch in 30 numbers and then it's



busy.

R: Yes.

(laughter)

R: You just want to have a radial. Can you do....

R: Most are calls just from regular AT&T phones that don't have that ability.

M: What about the fact that your calling card number consists of a random digit number vs. others whose calling card number consists of part of it is your telephone number. Do you have a preference?

R: Home phone number.

R: Right.

R: Cause you know your home phone number.

M: Yes, no?

R: No preference.

M: You have a random number now right?

R: Right.

M: It doesn't bother you?

R: No, it doesn't bother me at all. I'm an engineer so...(all talking)

M: What about the rest of you?

R: I like it being my phone number. That way it's easier to keep in your mind. My husbands, I can keep his, cause it has our phone number. The one that I have that I give my daughter, I don't know it because it's not our phone number.

M: How about the rest?

R: Definitely.

M: Definitely what?

R: I definitely like it being with my phone number because then I only have to remember 4 digits and sometimes when I've had a long trip and I stumble to the phone and I can't think that clearly, it's nice to just be able to punch in my

number or my husband's number.

M: If tomorrow your calling card provider changed the calling card number sequence so that it no longer contains your phone number and it's just a random digit number, would you stay with that calling card provider?

R: I'd switch.

M: Why?

R: Because I want my home phone number, it's easy to remember. Bad enough I have to remember how to put the access number in, but then to give me some additional numbers to remember and then my own phone number to remember....I'm dealing with numbers all day so I want something that I can remember, that I can identify.

R: How many numbers are you talking about, the same amount or just a few less?

M: Similar to the cards that are out there today.

R: There are 10-14 numbers here.

M: How do the rest of you feel if tomorrow they all had random digits or the one you currently have becomes a random digit card?

R: Mine would be better because my random digit is terrible anyway.

R: I'll still ask my husband for the number probably.

R: I'd be upset but I wouldn't change.

M: Why not?

R: I'm too complacent. Too much hassle to change.

R: I'll find another one that is doing ??

R: 30 days change over.

M: Who else has a home or business number base card?

R: I would only change if the other carrier was offering a card that had my phone number in it. If they are all going to be random it wouldn't matter.

M: I'm suggesting the card you have now that is a home or business number base card changes to a random number but

there is another one out there that you can get that does have a phone number as part of it, would you stay with what you have or change to one that has a phone number in it?

R: I don't think it would be a deciding factor (can't hear)

M: The number sequence you would have to dial would not necessarily sway you one way or another to a calling card provider?

R: It would definitely influence me. It would definitely change me. If I am going to have to pay twice as much to go to a card that gives me my phone number in it, then no I wouldn't change. If the price was the same, then yeah it would probably influence me. So there is more than just one consideration.

M: What would it take to get you to change?

R: At this point?

R: Cheap.

R: Quality and cost.

M: You are defining quality as?

R: Being able to get calls thru in a timely fashion.

R: You have to also take into consideration...I know when I was with US Sprint, when you are talking you hear an echo like you know you are long distance. With AT&T the quality of the services, you don't know if you are talking long distance or not. You have to really be trying to listen if there is some kind of wave that comes thru the phone and in order to determine if someone says yeah, I'm calling you long distance, so it has a lot to do with the communication and quality is what I look for. I don't want static, echoes.

M: Greg you mentioned about dialing the access code, 10 and AT&T. Joanne, you do that as well. Do you ever run into situations where you try to place a call using one particular long distance carrier and it won't go thru?

R: No. I've run into places where the phone systems are so primitive that you have to access operator to get out.

R: Then that operator would have to call another operator. That is long distance...

R: I've never run into a problem where I could not access a

particular carrier by phone system if the phone system was compatible with what I was trying to do.

- M: Has anybody experienced that where you went to place a call on a particular phone and you couldn't place the call the way you wanted to using your calling card?
- R: In NC. I was trying to call back to work to check in and make sure that everything was okay in the operations department and it would not allow me with my card to go thru. I had to call her collect to get thru.
- M: Anybody else experience something where you tried to place a call and it didn't go thru?
- R: I can't remember when or where but I remember several times being in different places where I would have to end up calling collect because it would not accept the AT&T card. It has not been recently though.
- R: I was just starting to say N. GA is still that same way. The rule for it. A lot of times when you start to dial your number or give them your access code, they'll just automatically tell you it's so. Bell and you can't put it on your AT&T.
- M: Do you pay attention to the fact that today public phones are supposed to display who the long distance carrier is?
- R: I pay attention to it.
- R: I always because that way if it says AT&T...if it doesn't say AT&T I always hang up and dial the access code.
- R: I look at the telephone to see which carrier it is and then I'll know what to dial.
- R: A lot of times it's been scratched. I always dial the number and then go back and see.
- M: What do the rest of you do?
- R: That's when I use the operator all the time. That's where I get confused.
- R: I just look at the phone and if it doesn't say I normally would just dial the access code because even if it is an AT&T phone if you dial the access code you will still be on AT&T. But normally most of them, the phones that I use, usually do say.
- M: Have any of you ever looked at a phone and you wanted to

place an AT&T call and it wasn't an AT&T telephone and instead of dialing an access code you just walked over to another phone?

R: I would rather not place calls because I've heard horror stories about people making calls from hotel rooms and huge surpluses being added to bills. I'm so ignorant that I didn't know you could put in your AT&T code to get it. I have not called because of it before.

R: Like in Panama City when we were down there in the condo, they have call block and with this call block you can't use anything but that telecon, so what we have had to do is use our AT&T, we'd have to go downstairs because we couldn't put in the access code from the room, it wouldn't work. So we would have to go downstairs and put in the access code in the pay phone to get out to use the AT&T calling card.

M: Are you all comfortable with the access codes? Do you realize when you have to use them or when you don't?

R: I do now.

R: Not before tonight.

R: I didn't. Like I said, I didn't realize that if that telephone say in the hotel was using a different carrier that you could switch over to use AT&T. I just assumed that whatever their carrier was was how you got billed.

R: I used to think that too, but then I started saving about \$50 a month by always accessing...

R: See I never get the bills.

M: I want to show you two generic calling cards (describes features of each -- ABC and XYZ) Which do you prefer? How many prefer ABC? (everybody) Why?

R: I would have to just say one reason is that it is accepted everywhere.

R: Convenience.

R: One bill.

R: One bill.

R: To me the bill doesn't make a difference, I don't see it. Just the simple fact that it is accepted everywhere would have to....

M: Why ABC?

R: Fewer numbers to remember cause you already know you home number. No accesss and one bill so you don't have to worry about paying two different people. It comes in and you pay it and it's done.

R: I agree with her.

R: Another thing I would say in relation to that if say if that particular card, for instance, is AT&T, but if it's accepted everywhere and you don't have to dial an access code and you use another carrier for that phone call, if that other carrier charged you a surcharge for using that line then I would certainly have to maybe look for another card.

M: Other reactions?

R: I like the one bill but I like it itemized on my bill so I can see rather than having a bunch of different papers, bills coming at different times.

R: Most of them are always ?? separately, by different companies.

R: And not knowing the cost difference between them, it seems like ABC has got everything you want than XYZ.

M: Which one feature of ABC is the most important?

R: One bill.

M: Which one feature?

R: Accepted everywhere.

R: O dialing. It's better than punching all those numbers cause I'm always in a rush.

R: If it's not accepted anywhere then it's totally no good. So I say accepted everywhere. If there is a place where you can't use it then the card is worthless at that point in time.

M: Before you told me you didn't really mind dialing the access code and those who have a random number you have memorized it so it's no big deal. Right Greg?

R: No big deal. I don't have to dial an access code so to me whether or not I have to dial an access code I guess it would matter how long that access code is. 5 digits is okay. Any longer than that it would be a problem. Random

numbers I don't have a problem with any kind of random number at all. After I've used it 3 or 4 times it's no problem.

M: Why do you say ABC?

R: I think I said right off, it's accepted everywhere. Between those two. I know you have some others up there so...

M: Do I have to add anything to XYZ to make it more desirable so that I could sway you over there?

R: Cost.

R: If it was accepted everywhere it would be fine.

M: You are telling me if it was random number access code dialing, multiple bills but as long as it was accepted everywhere you would prefer XYZ or they would be equal?

R: They would be equal.

M: How does everybody else feel?

R: I wouldn't want the multiple bills.

R: When you say multiple bills, how many bills? 2, 3?

M: It would be one bill for your calling card and one bill for the long distance dial direct.

R: In my case I probably got the XYZ card except that I think call everywhere and I'd get it all on one bill.

M: So the random number and access code doesn't bother you?

R: It doesn't bother me, but I really need to be able to call everywhere and everything is consolidated on the one bill because it's on one card, that's how I can settle my expenses.

M: What if in card ABC it is accepted everywhere but that doesn't necessarily mean that your call is carried on that long distance...?

R: Yeah, that would sway me, yeah, that would sway me to look elsewhere.

M: Other comments? Card ABC has remained the same. I have added features to Card XYZ (adds message delivery, teleconferencing, public FAX and air phone, 10% to 20% discount) What is your reaction?

- R: Sounding better.
- R: It's like walking to the grocery store and someone is selling you things you don't need. I don't need any of those things so that doesn't entice me.
- R: Right.
- R: Yeah, but discount.
- R: The message delivery.
- R: The discount, I definitely do.
- R: I have phone mail so every one that I need to talk to has phone mail. That is just something, I'm sure it appeals to a lot of people but for me none of those features appeal to me. 10 to 20 percent discount is not worth the other aggravation.
- R: But is the message delivery voice mail or is that something different?
- M: Similar to voice mail.
- R: I agree with Mark, it doesn't sway me at all.
- M: Why not?
- R: Cause like I say I don't have use for any of those things.
- R: You never get a busy....
- R: On phone mail?
- R: You just dial that direct number.
- R: Oh sure I get busy signals.
- R: But you are saying then that that would replace getting a busy, then you would leave a message.
- M: Not necessarily. It depends on how the message delivery actually worked. In some places you may get a busy and then you have to dial something else in order to leave the message. Greg, you don't find these features...
- R: No, typically not. I rarely ever have to call anybody just to leave a message. If I call somebody it's because I have to find something out. Leaving a message does me no good.



- M: What about the other features?
- R: No need for conferencing or public FAX or air phone.
- M: What is everybody else's reaction to XYZ now?
- R: I'm not impressed.
- R: It looks like a real high corporate, someone who, I don't know, who would be using an air phone, someone who is doing a lot of air traveling and that kind of thing. Someone who didn't like ?? things.
- R: With this voice mail do you get a busy? I thought with that direct into somebody's mailbox you would not ever get a busy.
- M: Voice mail is really not what we are talking about in this. The message delivery is just one particular aspect exactly how it works.
- R: That's not the same thing.
- R: Discount looks good. I might save money.
- M: Has anybody changed their mind and now prefers XYZ?
- R: The features really don't do anything for me either. Just the discount would make it tolerable to go thru the random number and access code dialing, but still I need one bill.
- R: (can't understand)
- R: When you hear 10 - 20% discount, you hear the commercials all the time on TV for the carriers you got now and like we both said nobody has noticed a real drastic difference in any of the bills so I tend to be a little leary when I hear 10-20% discount anyway.
- R: The thing that I like about it is that if you don't have access to those other features, for the secretary or some kind of credit card for air phone. My husband does loads of traveling and he calls on the air phone, he uses the FAX, his secretary does. If you don't have access to that, that's very appealing because he would use something like that but he's also got the secretaries to do it. But for me on my own that would be...cause I don't travel, I'm not like you guys, I'm not popping everywhere so that is more acceptable to me.
- M: Which?

- R: This one, because I know where I'm calling from. I'm at my home so I just dial the access code but I'd rather have those other things. I have had to FAX things and it's a hassle for me to go out of the home, go somewhere and it's just easier if I could do something like that and bill it to the one number rather than running all around like I have to. For my needs that is more enticing.
- M: This isn't going to FAX it for you, this is going to...
- R: Right, but the people that do it for me or have access to it, they can just use that and my number, it's all on one bill because otherwise we have to itemize everything.
- M: Do you prefer XYZ now?
- R: That's more enticing.
- M: Do you mean you prefer it?
- R: I could save more but I'd need more cause dialing those 14 numbers plus the access code and everything still drives me crazy cause I wouldn't use that as much, the access code drives me more crazy than even having those positive features. I want the time minimized dialing.
- R: I think if XYZ was accepted everywhere it would have swayed me, but being as it's not, then like I said when you do need it you can't use it.
- M: What we have to change on XYZ is that it's accepted everywhere.
- R: For myself, because I do like having the feature of the message delivery and although I don't do many FAXes it's nice to have that capability, be able to charge it.
- M: Anything we can change to XYZ that would sway you over to that?
- R: Accepted everywhere and one bill.
- R: Can I clarify message delivery? We have that on another phone and that's if people call us and our line is busy, it goes into the main system and leaves a message and we can call that and see what the messages are. It's sort of like an answering machine. Isn't that what that is?
- M: Yes.
- R: What were you saying is this other thing, you dial into and if it's busy when you call it, you can leave a message for

them?

M: What this message delivery is is what you have is a service offered by the phone company which you pay for. That is not what this is. You have that service so they can leave you a message. This, the person that's calling would pay.

R: You call somebody if their phone is busy you have the option of leaving a message at that point and when their phone long is no longer busy then it would ring and they would get the message.

M: Exactly.

R: Or you could leave a message and a particular time that message is to be delivered.

M: Right.

R: That service is already offered but is that something you have to have access to or whatever, the message delivery service is already offered?

M: These are features. Some may be offered currently, some may not. Let's move on to the next one. XYZ has remained the same. I have added features to ABC (added call notation, restricted number, teleconferencing, calls to 900 services) What is your reaction?

R: Right now I don't have need for any of those features but the restricted number card is good in the way you pointed it out, I think that would be something good and useful for people that have kids going to college.

R: I like the multiple call notes.

R: I do too.

R: Cause you can always keep up with how many calls they make.

M: Does everybody still prefer ABC?

R: Yes.

M: Tanya, before you started gravitating towards XYZ on the 2nd scenario. Now I've added features to ABC, where are you now?

R: For personal use I prefer ABC, but for business XYZ still.

M: The reason being?

- R: Because I wouldn't use the other things just for what I do.
- M: You see values in XYZ for business?
- R: Except still the access code thing, you know, but personal family, I think that's a great thing. With the family there is a lot of these restricted number, one of the things that would concern me is your number changes, people change, does it cost a lot to switch or add that feature? That would make a difference as well if you would add numbers or now the number is switched cause a lot of times they have a charge if you switch or remove a feature or add another feature.
- M: It would be important to you to not have a charge to change who the restricted numbers are?
- R: I would prefer that for family use. I want to get a family card now.
- R: I like the multiple pins just for our business, our business has changed so much, at one point it was full time and it's changed to a smaller scale because he went on full time with this other company so going and getting a calling card for the business because we don't make that many long distance calls but we do now because he's got a couple clients in SC, the multiple pins would be neat because it would still be the same bill, it still would be the same number but for tax purposes he could go in our files and he'd know what to file for business and what to file on, because for our business he wouldn't need to...doesn't have to make copies for an expense report, it would be nice to have them separated for our own tax purposes and stuff at the end of the year so that would be nice. I guess this is on a smaller scale.
- M: What about the teleconferencing? Does anybody have a use for that?
- R: I have a brother-in-law in Africa and we use it once in a while. We had a brother-in-law in Africa in the Peace Corps and nobody had the teleconferencing on the calling card or anything but my mother-in-law went thru the telephone company and we have inlaws in SC and Augusta GA and Florida, in Wisconsin and here in GA and she got us all on the phone one night and we got to call and talk to him in Zimbabwe.
- M: You can envision using something like this?
- R: It would be cool at Xmas to call the family out in California to get to all talk at one time rather than make a bunch of different calls and wish Merry Xmas just to get everybody on the phone and have Xmas together with the

family in NC.

R: I'd just call them and tell everybody to hook up conference. I call somebody, they call somebody, you will still be in conference with those features you get from So. Bell.

R: That you can make a conference call?

R: Yeah. It seems like it would make it, the way you are talking...the way you have to do it now you have to get the operator to hook you all up I think. And with this...you could just dial...you still have to have the operator call?

M: No.

R: You could just dial from one to the other and get as many people on.

R: I think it would be fun.

M: What about the rest of you? Is Mickey the only one that likes that feature?

R: ?? the cost. How expensive it is.

M: Does the silence mean it's not a necessity?

R: Right.

M: What about calls to 900 services? Does anybody ever call 900 numbers?

R: Raise your hand.

(laughter)

R: I did a 900 and it said to call and if you hang up within a minute you wouldn't get charged or minute and a half. It was one of these free trips or something. We got billed \$25 and my husband blocked it on my phone now. I never got the trip, nothing, and I thought I hung up within a minute.

R: You can reverse...

R: Like it claims, I won this and I won that. Just every day I'm winning something and I have to dial a 900 number and it ends up being just a scam.

(all talking)

M: Did anybody ever call a 900 number to get the weather?

R: No. I got that 900 block on my phone too.

M: The fact that you can call 900 numbers using this calling card I take it is useless?

(all talking)

R: I think the cable companies could start making money by offering to block the advertisements.

R: Yeah.

M: Let's talk about the multiple pin call notation feature. How would you envision that multiple pin to be offered to you? Any type of number you would like to see as that last 4 digit number?

R: How it could be used, with what...I'm just thinking that a household of single people, they have one phone but they have their own bills. I know when I used to live with a bunch of women it was a pain every month figuring who did what calls and this way I'm assuming that's how it comes out. You could have your own phone card but it seems like it would be automatically separated for you that way.

R: Seems like if all the numbers are different, cause everybody's telephone number is different, seems like each pin number could be a 0001, 0002 and that kind of thing so it wouldn't be so complicated.

M: There is security problems doing that. Is there any format?

R: I think you should be able to choose your own numbers.

R: Yeah, like your bank card.

R: Yeah. Like you use your same numbers.

R: When you choose your number for your bank card you always remember that.

R: (can't understand)

M: If you were able to choose your own, is there any type of number you would choose? Any particular sequence?

R: You can choose your own.

R: Last 4 numbers on your social security.

R: You can now. You can choose your own number now. You use your...

- R: They ask you what 4 digits you want to use.
- R: On calling card you can't use it, you can access it from home cause I've got the access from home, every one of my kids have the different number. So I know how much they've charged. They each have a different code number. It's a number that they dial in after they get thru dialing the number. In other words the telephone number that they're dialing and then after that they have to push in Paige is just 22, and she dials in 22. So I know how much money she owes me at the end of the month.
- M: If you had the multiple pin and 3 different pin numbers, would you want those numbers to be similar to one another? Does it matter?
- R: I think it would have to be to the individual, I'm like them, to the individual's preference, whatever my business number I might choose a certain part of our license number would be the last 4 numbers. For me I might use part of my social security number. I think each individual person, whatever would be easiest for them to remember.
- M: So even within the household you'd like...let's assume the multiple pin you have your home phone number, which is part of the calling card, and then the last 4 digits are different for each member of the household. Would you want each person to be able to pick a totally different number?
- R: Sure.
- R: Sure.
- M: Or would you want, Mickey, your number is 1234 and somebody else in your household is 1235 and somebody else is 1236?
- R: Easy to remember that way, yeah, but you are talking about just random, then picking random numbers...
- M: You would like each person to be able to choose their own?
- R: Yeah, cause then each person can remember their own number. If, say I wanted my own number, then the other person would have to remember my own number plus their one or two different numbers.
- M: What about the restricted number card, do you have any number in mind of how many numbers you would like that card to accommodate?
- R: Should restrict the time.

(laughing)

R: One week long.

R: I love they would restrict the amount. I wish you could call up AT&T and say when I get to \$20 long distance calls, cut my long distance service off, don't let me make any more. They won't do that.

R: There is a good idea.

M: Are you being serious?

R: Yeah, I tried to get ?? long distance service. One time we were in financial trouble and we were living out of state and I was spending a large amount of money calling home, and we couldn't afford it, but I didn't have the willpower to stop and I called and I said I want my long distance service blocked. I do not want access to long distance service from my home. They were going to charge me \$10/month to do it. The operator went round about with me for an hour telling me why I shouldn't do it, and I thought that was kind of ridiculous.

M: Would you like to have that capability?

R: Yes.

R: For a certain amount of money, yes.

R: Yes.

R: Like if you have a kid at college and say okay you got \$20 worth of long distance service this month, use it however you want to. When it's gone it's gone, you can't even access it anymore. That would be great.

R: Also to know how much you have each month, you know. I can call my bank and it tells me everything. And you have an access number you call in to know what your bills at.

(all talking)

MCI has only so many free minutes a month. Unless I keep track of it I don't know...what is it 120 minutes or something.

R: 2 hours for \$8 or something.

R: When I go over it then I start getting billed and I never know when I'm too close or not.



M: Let's go over the last change. The features to the cards remain pretty much the same. If you notice on XYZ, it's now 0 plus dialing or access code dialing. It is now accepted everywhere. There is one big difference. If you look at the bottom some time down the road there may be a change in the law which would allow your calls to be carried via any carrier that you want them carried from. If you look at the last sentence on ABC it says you can change carrier and still retain the line number based card. If you decide you wanted to change your long distance carrier you could still keep the same calling card. In the case of XYZ, at the bottom, you can now call via the long distance carrier of your choice on a 0 plus basis; however if you decide you want to change your long distance carrier, the number of the calling card would change. What do you think?

R: I like XYZ for me.

R: I like XYZ too, except for the one bill thing. If I can get one bill, I'd take XYZ.

M: How many prefer XYZ? (half)

R: My kids aren't grown yet, so I'm not in trouble with the phone yet.

R: You will be. Your day is coming.

M: Why do you now prefer XYZ?

R: Why do I? It's accepted everywhere and the one bill for reconciling expenses, now we are talking multiple bills coming in at the same time of the month or multiple bills coming in...?

R: They come at different times.

R: I guess that's the problem. I couldn't be able to keep submitting my expenses for one week on phone bills. My company wouldn't allow it and it's the simple fact that they give us one card to use.

R: Do you still write one check for multiple bills?

M: When I say multiple bill, if you have a calling card and you are calling all your business calls using that one calling card, you are going to get one bill to submit to your company.

R: I thought you meant for like...